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(71) Applicants and

(72) Inventors: SINTON, E., John, R. [CA/CA]; c/o Whitt & Company, 555, 407 - 8th Ave. SW, Calgary, Alberta T2P 1E5 (CA). MCNAUGHTON, Alan, Gordon [CA/CA]; c/o Whitt & Company, 555, 407 - 8th Ave. SW, Calgary, Alberta T2P 1E5 (CA).

(74) Agent: WHITT, Michael, R.; Whitt & Company, Barristers & Solicitors, 555, 407 - 8th Ave. SW, Calgary, Alberta T2P 1E5 (CA).

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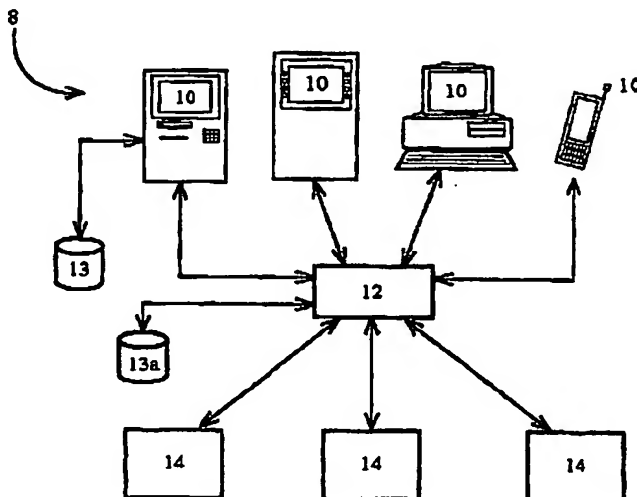
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(54) Title: TRANSACTION EXECUTION SYSTEM AND METHOD WITH USER PROXY AND MIDDLEWARE



(57) Abstract: A transaction execution system has a plurality of member institutions, a number of transaction execution machines (TEMs), and a processing and routing system with translator to connect and process information between the member institutions and the TEMs. Each of the TEMs contains an identification device, a user interface and optionally a material device. When a customer uses one of the TEMs, the user interface is subsequently modified behave as though it were connected directly to all of the functionalities desired to be used by the user at one or more institutions, regardless of transport protocol, authorization protocol or other transaction automation system elements for the duration of the customer's transaction or provides the user the ability to conduct transaction involving accounts held at more than one institution.

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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER
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According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the International search (name of data base and, where practical, search terms used)
EP0-Internal, WPI Data

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European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel (+31-70) 340-2040, Tx. 31 651 epo nl,
Fax (+31-70) 340-3016

Authorized officer

Paraf, E

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